



Terms of references

Raising awareness of environment protection

Strengthening the People's Credit Funds Network (STEP)

July 2024

Table of Contents

LIST OF ABBREVIATIONS	1
1. OVERVIEW OF THE MANDATE	2
2. CONTEXT	2
3. OBJECTIVES	2
4. SCOPE OF WORK	3
5. DELIVERABLES	3
6. REPORTING REQUIREMENTS.....	3
7. QUALIFICATIONS	3
8. HOW TO APPLY	4

LIST OF ABBREVIATIONS

CBV	:	The Co-operative Bank of Vietnam (Co-opBank)
DID	:	Développement international Desjardins
GAC	:	Global Affaires Canada
PCF	:	People's Credit Fund
STEP	:	Strengthening the People's Credit Funds Network (STEP) project

1. OVERVIEW OF THE MANDATE

Name	Raising awareness of environment protection for PCF's member
Tentative Start Date	August, 2024
Tentative End Date	October, 2024
Application Deadline	25 July, 2024
Type of contract	Consulting service contract
Location(s)	Việt Nam
Language(s)	English and Vietnamese

2. CONTEXT

Développement International Desjardins (DID) is a Canadian non-governmental organization founded in Quebec, Canada in 1970 as a non-government organization which belongs to Desjardins Group – the biggest financial group in Quebec, Canada. The goal of DID is to share the expertise and experience of the Desjardins Group with emerging and developing countries to successfully replicate its cooperative model in other countries within their specific contexts. The mission of DID is to increase power among disadvantaged populations by facilitating access to a diverse range of financial services and by developing individual and community assets. For over 40 years, DID has various projects in developing countries in Africa, America, and Asia. In Vietnam, the most current project of DID is “Strengthening the People’s Credit Fund Network – STEP project” which started in 2016. For more information about DID, please visit the website: www.did.qc.ca.

Strengthening the People’s Credit Fund Network – STEP project was approved by the Government of Vietnam in November 2017 and was implemented in cooperation with the Cooperative Bank of Vietnam (CBV). STEP project was funded by Global Affairs Canada to strengthen the capacity of CBV and its network of financial cooperatives, the People's Credit Funds (PCFs) in Vietnam. The overall mandate is to support and advise the CBV and PCFs network in their process of transformation and modernization to increase their level of integration and performance. The ultimate outcome of the STEP project is to "increased financial security for Vietnamese men and women in targeted rural and agricultural areas by a more integrated and better performing CBV and PCF network". The project aims to strengthen selected PCFs across Vietnam and, upon completion, transfer methodologies and tools to CBV, allowing it to continue deployment of the strategies throughout the entire PCF network. For more information about the STEP project, please visit the website: www.did-step.com

3. OBJECTIVES

In the frame of the STEP project, People Credit Funds need to be supported to raise awareness of environmental and social risks relating to PCF clients’ / members’ production and business activities.

In 2023, STEP updated the environmental and social risk assessments and recommendations advised to the PCF’s clients. In this context, the objective of this mandate is to hire a consultant to promote relevant recommendations concerning the PCF clients/members’ productions and businesses for better protection of the environment through several training for PCF staff and their members.

In the training, the consultant will facilitate discussions among PCF staff and members on the environment protection best practices, such as fertilizer, water use and waste treatment, to limit the impact of their productions on the environment, and also mitigate the risks of climate change on their business.

Finally, the consultant will identify at least one green agricultural crop that the PCFs will potentially finance. The observation on the potential production of the farmer could be included.

4. SCOPE OF WORK

The 3 training sessions are organised in a way that members of 3 PCFs discuss their main agriculture practices (water, fertiliser use, waste treatment) that may have impacts on environmental and social issues. They also share the effects of climate change on their agricultural activities and their livelihood. Finally, they exchange their knowledge and experiences to mitigate those risks.

5. DELIVERABLES

a) 3 training sessions in 3 PCFs will be conducted. A summary of the main message on environment protection will be developed at the end of each session.

b) At least 1 potential green agriculture crop will be identified for PCF's financing.

c) The final report at the end of the mission which contains the progress, the performance results and recommendations / lessons learnt must be provided by the Consultant in English and Vietnamese languages.

6. REPORTING REQUIREMENTS

- Monthly brief activity/progress reports and timesheets, applicable for more than 3 months duration.
- Final reports and timesheets at the end of the mandate.

7. QUALIFICATIONS

- Vietnamese national consultants, either individual or organization are eligible. They are professionally capable, established, and experienced in the domains, as well as registering their business operations according to the provisions of law, with working offices and facilities.
- They are neither in the process of dissolution, bankruptcy, or insolvency following the law.
- Individual consultant must provide proof of paying their compulsory insurances at another business.
- Individual consultant must provide their proof of qualifications and copy of ID card;
- Competent and specialized in / having majors related to Environment, Agronomy, agriculture and rural development, agro-ecology, in case of an organization, please provide the CV of consultants who engage in this mandate.
- The consultants must hold a master's degree in the relevant field of expertise or higher degree.
- Experience working directly with local farmers in improving agricultural practices.
- Have relevant experiences and provide evidence of having completed at least 03 similar projects/jobs as the work required in the TOR.
- Proficiency in English language (written and oral).
- Strong presentation and facilitation skills.

Proposals will be evaluated on the following criteria:

- Understanding of the mandate and beneficiaries of the Mandate

- Demonstrated previous experience.
- Timeline and budget

8. HOW TO APPLY

The following table depicts the provisional time frame and application guideline of the process:

Topic	Time and Details																																				
Main content of Proposal	<ul style="list-style-type: none"> - Cover page - A copy of the organization's certificate of incorporation and operation - Competency profile stating the company's competences, similar jobs completed - Resume/ CV of the applicant or company's consultant(s) who will perform the work required by STEP - Roles and inputs plan for the consultants involved, expected number of working days for each work item, time and expected implementation schedule. For example: <table border="1" data-bbox="534 913 1487 1182"> <thead> <tr> <th data-bbox="534 913 614 1025">No.</th> <th data-bbox="614 913 874 1025">Activity</th> <th data-bbox="874 913 1021 1025">Date</th> <th colspan="2" data-bbox="1021 913 1300 952">Location</th> <th data-bbox="1300 913 1487 1025">Workdays</th> </tr> <tr> <td></td> <td></td> <td></td> <th data-bbox="1021 952 1161 1025">Home-based</th> <th data-bbox="1161 952 1300 1025">Field</th> <td></td> </tr> </thead> <tbody> <tr> <td data-bbox="534 1025 614 1064">1</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="534 1064 614 1102">2</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="534 1102 614 1140">3</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="5" data-bbox="534 1140 1300 1182" style="text-align: right;">Total workdays</td> <td></td> </tr> </tbody> </table> <ul style="list-style-type: none"> - Complete financial breakdown 	No.	Activity	Date	Location		Workdays				Home-based	Field		1						2						3						Total workdays					
No.	Activity	Date	Location		Workdays																																
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Submission of proposal	<ul style="list-style-type: none"> - Deadline: Thursday, July 25, 2024, at 17:00 Local Vietnamese Time - Consultants shall submit their proposals (both in English and Vietnamese) <u>by email only</u> to info@did-step.com and/or tuan.luong-quoc@did-step.com clearly indicating the email subject of "Proposal DID2024 – Environment". - Each email submission may not exceed 20MB in size <p><i>Note: Any proposal received by any other means than email will not be considered. Any proposal received after this deadline shall be considered late, non-responsive and will not be evaluated.</i></p>																																				
Language of the proposal documents	The proposal, contractual documents and any correspondence, and all the documents relating to it shall be written and submitted in English and Vietnamese .																																				
Currency of the financial proposal	All financial proposals shall be given in VND																																				

We will select and contact the applicant with the most competitive Proposal.

Développement international Desjardins (DID) is a world leader in the deployment and strengthening of the inclusive finance sector in developing and emerging countries.

Our expertise is based on over one hundred years of experience accumulated by the Desjardins Group, the leading cooperative financial group in Canada and sixth largest in the world.

We draw on the best practices tested in collaboration with our numerous partners to support the setup, growth and strengthening of financial institutions as well as the development of individual and collective wealth.

Consulting expert, investor and operator of financial institutions, DID provides its specialized expertise in the following fields:

- Mobilization of savings
- Agricultural Finance
- Technological Solutions
- Financing for entrepreneurs
- Investments
- Social Performance
- Training
- Surveillance
- Gender Equality
- Governance
- Green Finance

Focused on the future, DID makes use of all its resources in order to increase access to financial services for communities in developing and emerging countries. Together, we create the future. It is the ultimate reason for our existence.

www.did.qc.ca/en